

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF FLORIDA
PENSACOLA DIVISION

IN RE:

CASE NO. 96-05769

KIM L. KULB,

Debtor.

FIRST CARD SERVICES, INC.,

Plaintiff,

vs.

ADV. NO. 97-80018

KIM L. KULB,

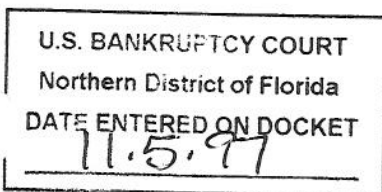
Defendant.

JUDGMENT

THIS adversary proceeding came on for consideration before the Court, the undersigned United States Bankruptcy Judge presiding, for the entry of Judgment pursuant to the Court's Order Approving Joint Stipulation to Judgment. The issues having been duly considered and a decision having been duly rendered, it is,

ORDERED AND ADJUDGED: -

1. The debt owed by Defendant, KIM L. KULB, to Plaintiff, FIRST CARD SERVICES, INC., on VISA, Account No. 4250-421-603-728, is non-dischargeable and shall survive and



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BANKRUPTCY COURT
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be excepted from any discharge granted to Defendant, KIM L. KULB, in her Chapter 7 bankruptcy, Case No. 97-0-5769.

2. Plaintiff shall recover from Defendant the sum of \$3,000.00, with interest thereon at the rate of 5.49% as provided by law, and its costs of action.

DONE AND ORDERED in Pensacola, Florida, this 4 day of November, 1997.

I HEREBY CERTIFY that this is a true and correct copy of the original on file in the office of the Clerk, United States Bankruptcy Court for the Northern District of Florida.
By Larry A. Pace, Clerk, Bankruptcy Court
Deputy Clerk

Lewis M. Killian, Jr.
LEWIS M. KILLIAN, JR.
United States Bankruptcy Judge

Copies Furnished to:

KIM L. KULB, Pro Se Debtor/Defendant, 1860 Sparrow Lane, Navarre, Florida 32566;

SCOTT W. SPRADLEY, Attorney for Plaintiff, Spradley & Tassell, Post Office Box 536577, Orlando, Florida 32853-6577